

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** ) Case No. 18-20778 GLT  
Elleni Berger and )  
Randy D. Berger, ) Chapter 13  
**Debtors,** )  
Elleni Berger and )  
Randy D. Berger, ) Hearing Date: 05/08/19 @ 9:00 a.m.  
**Movants,** )  
vs. ) Response Due: 04/19/19  
Cenlar, FSB, )  
**Respondent.** ) Document No.

Related to Docket No. 58

**ORDER OF COURT**

**AND NOW**, this 23rd day of April, 2019, on motion of the Debtor, it is hereby **ORDERED** that the Loan Modification Agreement between Cenlar, FSB and the Debtors is approved with the following material terms:

- A. **New Principal Balance:** The new principal balance now owed with respect to the Loan shall be \$507,621.87 (the "New Principal Balance").
- B. **Interest Rate:** The Debtors promise to pay the New Principal Balance plus interest. From the Effective Date of this Agreement, interest will be charged on the unpaid New Principal Balance at an annual rate equal to 3.250% for the life of Debtors' modified account.
- C. **Down Payment:** There is no down payment required for this modification.
- D. **New Monthly Payment:** The new **total** monthly payment amount will be \$3,263.97. The itemized breakdown of the total monthly payment is as follows:
  - i. Principal and Interest portion of payment = \$1,891.10
  - ii. Tax and Insurance portion of payment = \$1,372.87.
- E. **Payment Term:** The first New Monthly Payment will be due on April 1, 2019, with all of the subsequent New Monthly Payments due on the first day of each month following this date and continuing until the maturity date on March 1, 2059.

**IT IS ORDERED**, that all other terms of the Loan Modification Agreement are approved;

**IT IS ORDERED**, that the executed Home Affordable Loan Modification Agreement is approved. The Debtor shall file a Final Loss Mitigation Report within 14 days of the date of this order which would be May 7, 2019

**By the Court,**



Honorable Gregory L. Taddonio  
United States Bankruptcy Judge

**ENTERED BY DEFAULT**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Ellen Berger  
 Randy D. Berger  
 Debtors

Case No. 18-20778-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 1

Date Rcvd: Apr 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2019.

db/jdb +Elleni Berger, Randy D. Berger, 150 Millview Drive, Pittsburgh, PA 15238-1626

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2019 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Federal National Mortgage Association (Fannie Mae)  
 ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
 Anthony T. Kovalchick on behalf of Creditor Dep't of Revenue Office of Attorney General  
 akovvalchick@attorneygeneral.gov  
 Anthony T. Kovalchick on behalf of Defendant Commonwealth of Pennsylvania Department of Revenue akovvalchick@attorneygeneral.gov  
 David Z. Valencik on behalf of Joint Debtor Randy D. Berger dvalencik@c-vlaw.com,  
 cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com  
 David Z. Valencik on behalf of Debtor Ellen Berger dvalencik@c-vlaw.com,  
 cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com  
 Donald R. Calaiaro on behalf of Plaintiff Ellen Berger dcalaiaro@c-vlaw.com,  
 cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com  
 Donald R. Calaiaro on behalf of Plaintiff Randy Berger dcalaiaro@c-vlaw.com,  
 cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com  
 Donald R. Calaiaro on behalf of Debtor Ellen Berger dcalaiaro@c-vlaw.com,  
 cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com  
 Donald R. Calaiaro on behalf of Joint Debtor Randy D. Berger dcalaiaro@c-vlaw.com,  
 cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com  
 James Warmbrodt on behalf of Creditor Cenlar FSB as servicer for Ally Bank  
 bkgroup@kmllawgroup.com  
 James Warmbrodt on behalf of Creditor Ally Bank bkgroup@kmllawgroup.com  
 James A. Prostko on behalf of Creditor Ally Bank pawb@fedphe.com,  
 james.prostko@phelanhallinan.com  
 Jeffrey R. Hunt on behalf of Creditor Borough of Fox Chapel jhunt@grblaw.com,  
 cnoroski@grblaw.com  
 Jodi L. Hause on behalf of Defendant PNC Bank jodi.hause@phelanhallinan.com, pawb@fedphe.com  
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
 jbluemle@bernsteinlaw.com  
 Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 pabk@logs.com  
 Mario J. Hanyon on behalf of Creditor Ally Bank pawb@fedphe.com  
 Matthew Bryce Miller on behalf of Defendant The United States of America, The Internal Revenue Service Matthew.B.Miller@usdoj.gov, Eastern.Taxcivil@usdoj.gov  
 Nishant Kumar on behalf of Defendant The United States of America, The Internal Revenue Service nishant.kumar@usdoj.gov, Eastern.Taxcivil@usdoj.gov;robert.d.metcalfe@usdoj.gov

District/off: 0315-2

User: mgut  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 1

Date Rcvd: Apr 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecc@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Thomas Song on behalf of Creditor Ally Bank pawb@fedphe.com

TOTAL: 23